

**Voluntary Written Exposures/Primary Classification
Evaluated as of 12/31/99**

| | Written Exposures | % of Total |
|--|------------------------------|-----------------------|
| Principal Operator 65 and Over | 706,026 | 15.08% |
| No Youthful Operator Principal Oper Under 65 Pleasure Use Work<3 | 1,838,902 | 39.29% |
| No Youthful Operator Principal Oper Under 65 Work 3-10 Miles | 895,013 | 19.12% |
| No Youthful Operator Principal Oper Under 65 Work > 10 Miles | 628,385 | 13.43% |
| No Youthful Operator Principal Oper Under 65 Business Use | 60,780 | 1.30% |
| No Youthful Operator Principal Oper Under 65 Farm Use | 3,135 | 0.07% |
| Youthful Operator Unmarried Female Pleasure/Farm Use | 150,445 | 3.21% |
| Youthful Operator Unmarried Female DTW/Business Use | 99,568 | 2.13% |
| Youthful Operator Married Male Pleasure/Farm Use | 16,020 | 0.34% |
| Youthful Operator Married Male DTW/Business Use | 9,619 | 0.21% |
| Youthful Operator Unmarried Male Principal Oper or Owner | 232,925 | 4.98% |
| Youthful Operator Unmarried Male Not PO or Owner | 39,633 | 0.85% |
| Total | 4,680,450 | 100% |